



**SCALING 50 YEARS WORTH OF
EVIDENCE-BASED APPROACHES TO
POWER HER POTENTIAL**

Experiences from the first year of
our most ambitious programme yet

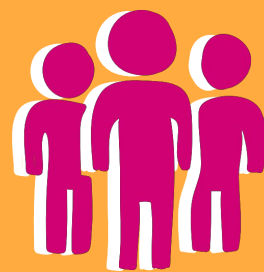
4

countries
and 18
regions



300+

frontline
colleagues



55

branches



71K+

participants
(adolescent girls
and boys, and young
women and men)



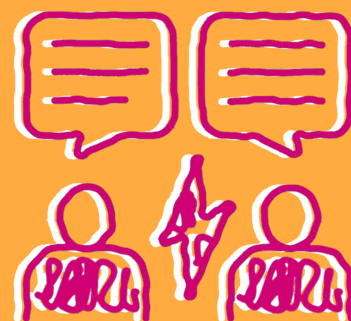
660+

AIM clubs



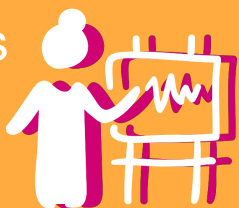
385

youth
development
committees



1.3K+

mentors



643

savings
groups



26K+

young women
accessed
microfinance services

41

ECD centres

20K+

provided with
livelihood
support

70K+

microfinance
clients trained on
financial literacy

By 2030, there will be more than 375 million young people in the job market in Africa. Young women face disproportionate challenges in accessing equal opportunities. From an economic perspective, reducing gender gaps in labour force participation could substantially boost the GDP of African countries.

In partnership with the Mastercard Foundation, we took on an ambitious goal of equipping 1.2 million adolescent girls and young women (AGYW) across seven countries in East and West Africa, with age-appropriate entrepreneurship, employability, and life-skills training, and tools to start and scale their own businesses.

We took this on by designing our most ambitious programme yet, combining the organisation's evidence and experience over the last five decades partnering with girls and women living in poverty across countries in Africa and Asia.

2023 was the first year of implementation with our first cohort of participants. This document highlights our experience till December 2023 in the first set of implementing countries - Liberia, Sierra Leone, Uganda and Tanzania.



More than 70,000 households surveyed across four countries

Our first step was speaking to girls, young women and their families to understand their needs and challenges, in line with the participatory nature of our programming. More than 300 frontline colleagues walked door-to-door to survey 70,000 households in rural and urban areas across Liberia, Sierra Leone, Uganda and Tanzania, from which more than 100,000 eligible participants were identified.

Findings also revealed that ongoing global conflicts, the aftermath of the pandemic and the effects of climate change are resulting in high costs of living, economic instability and food insecurity. These circumstances are pushing more girls and young women into forced marriages, early pregnancies, and dropping out of school - all of which significantly affected their chances of obtaining skills and dignified work.

71,000+ participants enrolled into over 660 AIM clubs and completed a social empowerment curriculum



The programme provided bundled services delivered largely but not exclusively in club-based settings. AIM works on an annual cohort approach: groups of participants complete the programme in 12-month cycles, making way for a new cohort every year. In each community where the programme is active, we set up AIM Clubs and formed three separate girls- or women-only AIM groups for the following age segments:

For very young adolescents aged 12 to 14, AIM clubs' objective is to keep them in school and, for out-of-school girls, support their return to education. The clubs will also provide basic life skills education, financial and digital literacy, and orientation on livelihoods and savings.

For adolescent girls aged 15 to 17, the clubs encourage and support staying in or returning to school while offering life skills education and more extended training for small income-generating activities that can be done alongside education.

For young women aged 18 to 35, the clubs put them on sustainable livelihood pathways through livelihood, technical and life skills training, with asset and input support where needed. Upon establishing stable entrepreneurial activities, these young women will avail the option to get financial services from BRAC microfinance programme.

AIM Clubs draw from the proven approach of BRAC's existing Empowerment and Livelihood for Adolescents (ELA) programme, in which groups of about 30 AGYW meet several times a week with a near-peer mentor in ELA clubhouses. These clubs are physical safe spaces near participants' homes in which members can socialize and receive social and economic empowerment training. Developed in African countries, ELA has been operating for more than 15 years and evaluated through multiple Randomized Control Trials (RCTs). AIM Clubs for AGYW will be led by female mentors aged 20 to 30. Like the ELA curriculum, the various AIM curricula draw from positive psychology and resilience theory, albeit with a greater emphasis on employability and sexual and reproductive health.

Engaging males and the enabling environment: Drawing on research showing the importance of engaging with adolescent boys and young men (ABYM), AIM worked with ABYM groups in each community to help advance our goal of creating an enabling environment for girls and young women:

For males aged 15 to 24, ABYM groups led by male mentors provide social empowerment training on issues such as positive masculinity, gender, and navigating healthy relationships. Participants interact and collaborate with AGYW participants in cross-gender dialogues.

53,000+

adolescent girls
and young women



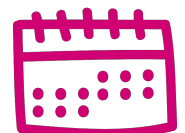
17,000+

adolescent boys
and young men



78%

club attendance rate



I didn't know about family planning before I joined the club. I did not know I was underage and had three children. It was difficult to do any work to earn money. I had no one to take care of my little children when I was out working. Two had to stay home with no one to protect them, while I would carry one on my back.

Young woman participant of a club in Singida, Central Tanzania



Participant distribution across operating countries in 2023

Constant feedback from our frontline colleagues, mentors and participants taught us that particular age groups required further customisation to suit their unique needs.

Our frontline colleagues expressed that the age range within the Young Women (YW) group (18-35) was too broad. Older participants demanded a heavier focus on skills needed to empower them economically, and grow the

small businesses that many already had. Younger participants often felt hesitant to express their opinions openly around the older participants. Similarly, adolescent boys in the ABYM group (15-24) felt shy or kept quiet to show respect to the young men, who they did not fully relate to.

In response, starting from Cohort 2, the group for young women will be split into two, with participants aged 18-24 forming the Young Women group, and a new Early Adults (EA) group catering to those aged 25-35, who will receive a tailored bootcamp package designed to focus

on their economic aspects. For the boys, the target group has been reduced to 15-19, to encourage greater participation from adolescents and teenagers.

The curriculum went through an annual review with direct feedback from participants, site visits, surveys, and insights from frontline colleagues. This was integrated into curriculum content for Cohort 2, ensuring relevance, effectiveness, and alignment with the dynamic needs of our youth participants. Consultations with relevant government ministries were also crucial to ensure cultural sensitivity and alignment with the government's developmental priorities.





More than 380 youth development committees (YDC) were formed across the four countries

AIM includes components designed to improve the enabling environment for AGYW, including engagement with parents, caregivers and partners. Community engagement also takes place through youth development committees, which brings community leaders and other local stakeholders together to manage AIM clubs, raise awareness on critical issues to ensure the overall wellbeing of AGYW, provide links to social protection, and solve any conflicts that may emerge.

Involving YDCs from the start forms a sense of ownership towards helping the youth in their communities. This means identifying proactive members from the community and forming committees that can provide contextualised support to our frontline staff to ensure proper participant targeting, safe space selection, and other important activities - all of which ensure that the programme is rolled out and implemented with full support from the community.

YDCs played a pivotal role in ensuring our young participants regularly attended club sessions and helped strengthen support to participants to either stay in school or return to school. Attendance levels in the clubs were also attributed to the support of YDCs, and their understanding of the programme and their crucial role in safeguarding and supporting young people.

YDCs are a key component of the programme's long-term sustainability. Through voluntary membership, YDCs are expected to continue to support young people in their communities after the programme concludes. From Cohort 2, the YDCs will also have a more deliberate role to support with community-based case identification and management, particularly in cases of gender-based violence.

My business of selling vegetables wasn't doing well. The VSLA taught me budgeting and saving. I took a loan of USD 78 to pay my rent and grow my business. I added more products - tomatoes, onions, salt, and soap. I sold enough to pay back my loan. I also kept buying shares, which we distributed in December 2023. I got USD 196 and paid my children's school fees and ran my business - which grew in value from USD 8 to 40.

32-year-old Pendo Lawrence, a small business owner and mother of two children in Tanzania. She joined the AIM club in 2023.

630+ savings groups were formed by 13,000 AGYW who collectively saved over USD 230,000

Village savings and loans associations - or savings groups are formed for AGYW over the age of 15, to build a savings culture and provide them with a safe space to save and avail small loans from a pooled funding to invest or meet emergency needs.

Frontline staff provide VSLA training to AIM Club members within two months of the start of each cohort. The groups are optional for those who want to engage and can commit to the agreed upon savings amount the group sets. VSLAs will continue as self-governed groups going forward.

Participants are utilising loans to kickstart small businesses like restaurants and vegetable gardens, or cover school fees and contributions for their children's education. Members expressed a keen interest in initiating income-generating activities or businesses as a group, and requested training in entrepreneurship, business management, and soft skills related to their chosen income-generating activities.



20,000 young women are set to start and grow their livelihoods

The programme provided livelihood support (skills training and input) to AGYW eligible to engage in income-generating activities. They were linked to opportunities along four major pathways (listed on the right) - shaped by a localised market assessment which identifies in-demand skills, trades, and value chains.

Training sessions were organised for each enterprise at the designated club spaces, led by branch managers, technical sector specialists with the assistance of agriculture and livestock extension workers from local government entities.

The aim was to provide participants with knowledge on assets and inputs management and demonstrate asset management techniques, geared towards supporting them to sustain and grow their assets. The specific livelihood training in agriculture, livestock, and small business management has equipped participants with the skills and knowledge needed to engage confidently in their chosen livelihoods and manage the assets that will be transferred to them.



4,000+ trained on
agriculture



6,000+ trained
on small business



6,000+ trained on
livestock



3,000+ receiving
TVET training



70,000+ microfinance clients received financial literacy training, including 26,000 young women

Microfinance (MF) plays a crucial role in AIM. In countries where BRAC MF is already active, communities are chosen based partly on proximity to existing MF groups.

As part of AIM, BRAC's MF entities continued to enhance financial literacy among its group loan clients (all of whom are women), across implementing countries. The programme also initiated transitions of eligible participants from clubs to the MF programme based on their VSLA performance and existing businesses.

In some groups, clients gradually put concepts like budgeting, savings and record-keeping to use by building joint business plans and starting informal savings within their group to contribute to additional income-generating activities together. Partners and guarantors increasingly joined meetings and were reportedly more supportive of clients' businesses.

A thorough human-centred design (HCD) assessment was completed across microfinance entities in Uganda, Rwanda, Tanzania, Liberia and Sierra Leone, of products and services to determine their fit for young women. The assessments will support in identifying whether existing products (group loan for women, small enterprise, agri finance, etc.) align with the young people's needs.

Highlights from HCD assessment

Need to segment young women (YW) aged 18-35 into (1) YW aged 18-25 and (2) YW 26-35, as their lived realities, preferences and behaviours vary significantly.

Attitudes on group meetings and flexibility: YW, particularly 18-25, requested flexibility in meeting attendance due to higher childcare burdens. Eg, YW in Sierra Leone, did not want to be in the same groups as older women in their community.

Some do not want to take loans at this time: Primarily because they had little to no business experience and did not feel like they could manage a loan.





41 Play Lab micro enterprises were set up in Tanzania

BRAC developed the Play Lab model in partnership with the LEGO Foundation in 2015 for quality, playful early childhood development. Play Labs help children learn and heal through play, providing children ages 3-5 with high-quality play-based learning through a low-cost, culturally relevant, sustainable model in low-resource and humanitarian settings.

In the communities that AIM is operating in, we observed a high demand for childcare services, particularly for working mothers. Trained childcare workers are low in number, but we saw an opportunity to train young women as childcare providers and entrepreneurs.

Under AIM, we piloted a child care entrepreneurship model where selected AIM club participants from the YW (ages 18-35) group were trained in BRAC's play-based ECD model and business management to run low-cost childcare centers in their community. BRAC continued to monitor, and provide coaching, in-depth training on business aspects of micro-entrepreneurship. We will be scaling the initiative in new areas in Tanzania and Uganda in 2024.

Total reach



50 years worth of evidence-based approaches

The design and delivery of AIM leverages evidence, expertise and resources of BRAC's long-established development programmes in poverty alleviation, youth empowerment, skills development and agriculture, and network of microfinance institutions/companies in Africa.

Ultra Poor Graduation: Graduated more than 2.1 million households from extreme poverty in over 10 countries across Asia and Africa. A two-year programme where participants access a combination of comprehensive, multidimensional, and sequenced interventions, based on four core pillars: social protection, livelihoods promotion, financial inclusion, and social empowerment. Randomized control trials (RCT) in six countries have [demonstrated](#) positive results.

Microfinance: An integral part of BRAC's holistic approach to development, equipping people who would otherwise be excluded from formal financial systems with the tools to invest in themselves, their families, and their communities. A network of microfinance entities in six countries in Africa and Southeast Asia, serving more than 650,000 clients, of whom 96% are women. Impact surveys from 2019 and 2020 [show](#) how our work is adding value to the lives of our clients and their families, and creating impact at scale.

Youth empowerment: BRAC's rigorously tested Empowerment and Livelihood for Adolescents (ELA) model offers safe spaces based programming with community mentors, in three key areas; education, economic empowerment and social empowerment, to support adolescent girls and young women ages 10-24 in successful transitions to adulthood and employment. To date, BRAC's adolescent clubs have reached more than 158,000 girls in Uganda, Sierra Leone, South Sudan, Liberia, Tanzania, and Nepal. RCT in Uganda [showed](#) village-wide gains among both participants and non-participants including: increase in village-wide income generation (driven by increased self-employment), and reductions in village-wide teen pregnancy and entry into marriage/cohabitation.

Skills development: BRAC's skills development programme has reached more than 84,000 people in Bangladesh. Connects people with market-based resources, such as on-the-job apprenticeships programming, business incubation support and value chain development, to grow their skills and livelihoods. An [RCT](#) that apprenticeship, including on-the-job training, is crucial to positively impacting youth employment and earnings.

Agriculture: BRAC's agriculture food security and livelihoods programme takes a holistic and community-based approach to train and develop community agriculture promoters who work to improve access to quality inputs and services for farmers. Since 2006, the programme has served 880,000 farmers and trained over 8,700 agriculture and livestock promoters. Find [more](#) research from our work with farmers across Africa and Asia.

Integrated development: Launched in 2013 for hard-to-reach areas of Bangladesh to improve socio-economic conditions and ensure sustainable livelihoods. Combines multiple interventions that participants accessed, including in education, health, climate resilience, human rights and legal aid services, microfinance, ultra-poor graduation, and WASH. [Research](#) has shown a graduation rate of 96% among participants, income doubling since baseline, improved sanitation coverage in households, and increase in primary school enrollment.

Key areas of learning in 2024



Despite our evidence from the past 50 years, our experiences in 2023 have led us to ask more questions.

1

How do we best engage with community members to ensure meaningful participation and collaboration?

- Mobilising community engagement and support early on is essential - conducting inception meetings at different levels and forming Youth Development Committees early on to ensure that community members understand and support the programme.
- Addressing social and cultural norms needs to begin with trained, sensitized and equipped frontline staff. We are continuing to invest in training staff on key critical areas - safeguarding, gender equality and social inclusion (GESI), and gender-based violence. Specialists are key for delivering more technical topics around sexual and reproductive Health and Rights (SRHR).
- Managing risks and expectations in engaging with men and boys is critical. We are exploring multiple modalities of engagement, including activity-based workshops for men and boys in the community and separate dialogues with partners and/or male family members.

2

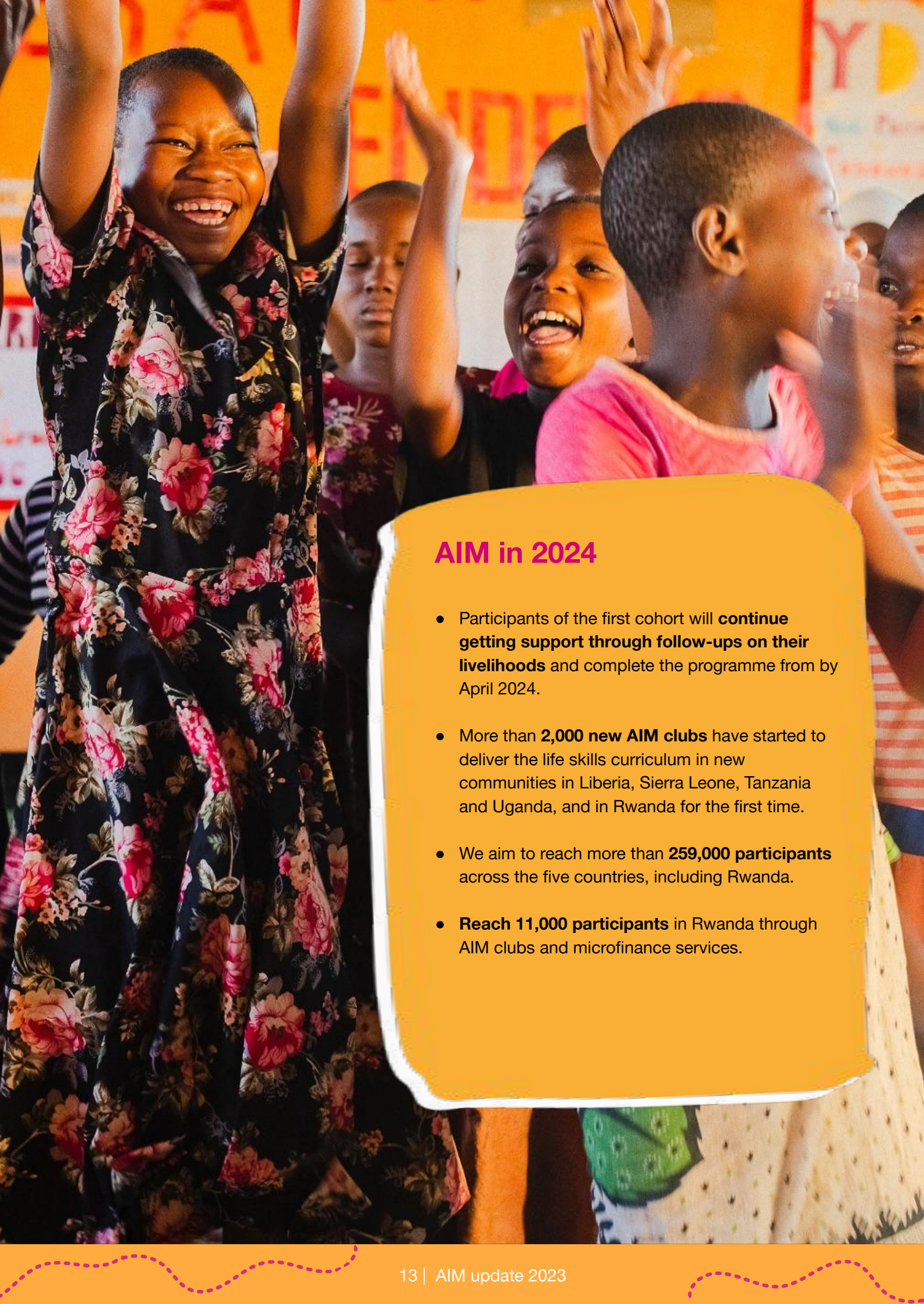
How can we address contextual needs and design for delivering interventions at scale at the same time?

- Addressing heterogeneity in target groups requires iterative learning. This led us to customising intervention packages for five different age and gender groups for upcoming cohorts of participants.
- Awareness will not always lead to improved access to essential services in SRHR & GBV. We are exploring opportunities for partnerships and local advocacy, and designing new interventions that focus on creating access.
- Standardisation for scaling vs. contextualisation to foster local innovation is a delicate balance. The programme's Standard Operating Procedure (SOP) guides the standardised programming across all countries. Constant feedback from frontliners and participants guides local contextualisation.

3

How can we leverage partnerships and advocacy opportunities?

- We are focusing on building partnerships with organisations that can help to strengthen market access and services for participants engaging in livelihood activities.
- As part of our advocacy efforts, we are exploring opportunities at grassroots, national, and regional, to create and build capacity of youth advocate networks and influence policies to ensure the voices of adolescent girls and young women are taken into account.



AIM in 2024

- Participants of the first cohort will **continue getting support through follow-ups on their livelihoods** and complete the programme from by April 2024.
- More than **2,000 new AIM clubs** have started to deliver the life skills curriculum in new communities in Liberia, Sierra Leone, Tanzania and Uganda, and in Rwanda for the first time.
- We aim to reach more than **259,000 participants** across the five countries, including Rwanda.
- **Reach 11,000 participants** in Rwanda through AIM clubs and microfinance services.



The Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC (AIM) is equipping 1.2 million adolescent girls and young women, with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses.

The five-year programme applies BRAC's proven approaches using microfinance, youth empowerment, agriculture and skills development to improve lives and livelihoods. It currently operates in seven African countries: Sierra Leone, Liberia, Uganda, Tanzania and Rwanda, with activities set to begin in Ghana and Kenya for later cohorts.

The \$267 million programme is being implemented under the Mastercard Foundation's Young Africa Works strategy, which seeks to enable 30 million young Africans to access dignified and fulfilling work by 2030, 70 percent of whom will be young women. It will also contribute to BRAC's bold vision to empower 40 million people by 2026, especially women, children, and youth, with interventions in financial, health and education services.

This programme builds on previous partnerships between the Mastercard Foundation and BRAC that delivered access to financial services and youth livelihoods, enabled secondary education for 5,000 young people, and allowed BRAC to grow, innovate and achieve scale in Uganda.



Special thanks to all our colleagues who are on the ground every day working hand-in-hand with our participants.

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